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ECONOMIC SELF-INTEREST IN THE GERMAN ANTI-CLERICALISM OF THE FIFTEENTH AND SIXTEENTH CENTURIES¹

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Historians, both Catholic and Protestant, agree in affirming the existence of an anti-papal and anti-clerical sentiment in Germany during the fifteenth and early sixteenth centuries. So much evidence has already been adduced in support of this affirmation that no further demonstration of its truth is necessary. The testimony of contemporary sources, presented in the following discussion, ought, however, greatly to strengthen such an assertion. Less general agreement will be found among historians as to the causes of this late mediaeval anti-papal and anti-clerical sentiment. The best authorities, it is true, concur in the view that this sentiment was the product of several causes or motives. Among the most familiar of these motives may be mentioned: the moral depravity of the clergy generally, and of the papal court in particular; the influence of Humanism, with its attacks upon the ignorance of priests and monks, with its ridicule of a stultifying and degenerate scholasticism, as well as with its exposition of the contrast between primitive and mediaeval Christianity; the religious need, i.e., the failure of mediaeval man to find religious satisfaction in the external, mechanical conception of Christianity prevalent during the Middle Ages, and his demand for a more personal and spiritual religion;

¹ This paper, which was read at the meeting of the American Historical Association, December, 1914, is the partial product of an investigation as yet incomplete. The author's researches have been restricted, thus far, to the printed and unprinted records of the four cities Basel, Zurich, Frankfurt am Main, and Nürnberg, as well as to such published sources of other German municipalities as he has been able to obtain. It is his intention to continue his study of municipal and monastic archives, as well as of printed materials bearing on the subject, and thus to complete an authoritative monograph upon the economic activity of ecclesiastical organizations at the close of the Middle Ages.

and, finally, the motive of political interest, due to the clash between the interests of princes and city-states, on the one hand, and those of the ecclesiastical hierarchy on the other. Moreover, no student of fifteenth- and sixteenth-century conditions in Germany can be ignorant of the claim, made by a considerable number of scholars, that economic self-interest was one of the important factors responsible for papal and clerical unpopularity both before and during the Reformation period.¹

Several reasons might be urged why this last-mentioned factor should be subjected to more thorough investigation. In the first place, possibly in consequence of a very natural hesitancy to ascribe a change in religious convictions to so unworthy a motive as material self-interest, historians have failed to give it the attention it deserves. Secondly, the evidence adduced in support of this claim is, as yet, so fragmentary and limited as to be unconvincing. Finally, this claim has called forth already some opposition.² Even if it has been admitted in part, effort has been made, none the less, to belittle its importance.³

Material self-interest of one sort has been generally recognized by historians, Protestant as well as Catholic, as instrumental in producing the German anti-clericalism of the later Middle Ages.

¹ Johannes Janssen, *Geschichte des deutschen Volkes* (17th and 18th eds., Freiburg, 1897), I, 742; II, p. 68; Traugott Geering, *Handel und Industrie der Stadt Basel* (Basel, 1886), p. 384; Kurt Kaser, *Politische und soziale Bewegungen im deutschen Bürgertum zu Beginn des 16. Jhts.* (Stuttgart, 1899), pp. 3 ff. and 188 ff. Credit is due to Professor Kaser for having called attention to more varieties of economic complaint against the clergy than any previous writer. In the excellent treatise just mentioned, he has made reference to most of the matters discussed in this article. In some instances, however, no definite sources have been cited; in others, the evidence presented is meager, very restricted both in quantity and in scope, and insufficient to justify the inference that such conditions widely prevailed. The writer of the present article believes he has not only set forth in a less scattered and more forcible arrangement matters already mentioned by Professor Kaser and others, but has also furnished enough new evidence and interpretation abundantly to warrant the publication of his research. It ought also to be known that the author of this article was unacquainted with Professor Kaser's contribution to the subject until a large part of his materials had been collected.

² Burckhardt-Biederman, *Bonifacius Amerbach und die Reformation* (Basel, 1894), p. 55; Wilhelm Stolze, *Der deutsche Bauernkrieg* (Halle, 1907), p. 27.

³ Burckhardt-Biederman, *op. cit.*, pp. 60 ff.

I refer to the interests affected by the papal financial oppression so common and so frequently criticized, particularly in Germany, during the fourteenth, fifteenth, and early sixteenth centuries. Bruno Gebhardt's monograph, *Die gravamina der Deutschen Nation*, has made us familiar with the complaints against the papal traffic in benefices; against the pallium and confirmation fees; against the claims of popes to the incomes of vacant prebends; and against crusade taxes, as well as against the multiplication of indulgences—complaints iterated and reiterated throughout the two centuries immediately preceding the Protestant revolt.¹ It is not difficult to understand how such papal impositions, resulting in a steady flow of wealth to Rome, might arouse opposition, not only from the higher clergy, but also from kings, territorial princes, and city councils, whose lands were being thus drained of their wealth. The common man in both town and country was also made to feel these burdens, as the higher clergy, in order to meet their obligations to Rome, were wont to levy additional taxes upon all those under their ecclesiastical jurisdiction. "Exactly these financial burdens [imposed by the popes]," Janssen asserts, "played the chief rôle in the opposition to Rome."²

A few writers have made brief reference to the fact that the tithes furnished an additional economic cause for anti-clericalism. Most of the peasant articles, drawn up in connection with their revolts, contain complaints against at least the lesser tithes, as well as recommendations as to how the greater tithe should be employed. Moreover, in the council records of German free cities one finds numerous references to refusals on the part of peasants to pay their tithes.³ From the beginning of the sixteenth century until the outbreak of the Peasants' Revolt of 1524-25, complaints of the

¹ Bruno Gebhardt, *Die gravamina der Deutschen Nation*, pp. 33, 48, 58, 78, 83 ff., 95 ff., 109 ff., and elsewhere.

² Johannes Janssen, *Geschichte des deutschen Volkes*, I, 742.

³ Nürnberg, *Kreisarchiv*, Ratsmanuale, 1502-3, Heft 7, "Sabato Lamperti"; 1505-6, Heft 5, pp. 22a and 22b; Frankfurt, *Stadtarchiv*, Ratschlagungsprotocolle, 1498-1510 (1507), p. 98b; Zürich, *Staatsarchiv*, BV, 2, p. 125, No. 119; p. 128, No. 125; p. 177, No. 191; pp. 322 ff. and 329; BV, 3, pp. 62b, 227a, 227b, 229b. Mentioned without definite references by Kurt Kaser, *Politische und soziale Bewegungen*, p. 3.

clergy concerning difficulties experienced in collecting the tithes grow steadily more frequent.¹ That this reluctance to paying tithes and the anti-clerical sentiment engendered by attempts of the clergy to force their payment were favorable to the success of the Protestant movement is self-evident. The peasants certainly believed that the triumph of Lutheran or Zwinglian conceptions of Christianity involved their emancipation from this hated financial burden. Considerable contemporary evidence could be cited to show that such a belief existed. A peasant of Schaffhausen, for instance, meets a priest, slaps him on the back, as he laughingly remarks: "My Lord, your wax will become scarce soon, for, in the future, we are not going to give you so much in tithes or other offerings as formerly."² Again, representatives of several peasant communities under the jurisdiction of Zurich, in their complaint to the city council concerning the tithes, assert that they are informed and instructed by the Scriptures that the tithe is merely an alms (i.e., a voluntary, not a compulsory, offering).³ Evangelical preachers often encouraged the peasants in their hope of freedom from the tithe.⁴ The abolition of this tax was an avowed tenet of some so-called Anabaptists.⁵ Even Zwingli, in his early preaching at Zurich, proclaimed such an economic gospel.⁶

¹ Frankfurt, *Stadtarchiv*, Bürgermeisterbücher, 1522, pp. 17b, 20a, 20b, 22b, 41a; 1523, p. 36b; 1524, p. 30b, 52a, 54b, 61a; 1525, p. 33a, 33b, 57a; Ratschlagungsprotocolle, 1517-33, p. 98b. Cf. also *Actensammlung zur Geschichte der Zürcher Reformation*, ed. by Emil Egli (Zurich, 1879), p. 93, No. 267; p. 97, No. 273; p. 98, No. 274; p. 131, No. 365, etc.

² Egli, *Actensammlung*, p. 110, No. 314.

³ *Ibid.*, p. 132, No. 368.

⁴ *Ibid.*, p. 93, No. 267; Karl Dändliker, *Geschichte der Stadt u. des Kantons Zurich* (3 vols., Zurich, 1908-12), II, 311.

⁵ Dändliker, *op. cit.*, II, 335; Heberle, "Die Anfänge des Anabaptismus in der Schweiz," *Jahrbücher f. deutsche Theologie*, III (1858), 232 ff.; G. Tumbült, "Die Wiedertäufer," *Monographien zur Weltgeschichte*, VII, 17. Here the author repeats the charge, made by contemporaries, that Hubmaier preached against the payment of tithes. This charge Hubmaier denied. Cf. J. Loserth, "Die Stadt Waldshut," etc., in *Archiv f. oesterreichische Geschichte*, LXXVII, 20.

⁶ "Also sust mit sundern anschlegen hatt er [Zwingli] vil fromer lüt verfürd, dann er wüst jedem vogel sin ruf, jedem den strick zu legen, darnach er sich satzt, und si verblendet mit dem schyn, si werdend, so im anhiengend, fry lüt werden, der zins, zeenden und paffenbeschwärden entladen" ("Johann Salat's Chronik," *Archiv f. Reformationsgeschichte* [Solothurn, 1868], I p. 41). Cf. also Dändliker, *op. cit.*, II 299; Heberle, *Die Anfänge d. Anabaptismus*, p. 232.

The tithe, however, was only one of many economic grievances against the clergy. It must not be forgotten that cathedral and other church corporations, as well as monasteries, were in possession of manorial estates. In Germany, ecclesiastical landlords were seldom, if ever, less oppressive in their exactions of rents, services, death taxes, and the like than their lay colleagues. Complaints against these burdens are too familiar to need more than mere mention.¹ Furthermore, the fact that the monasteries and other ecclesiastical foundations were so frequently the objects of attack during the peasant revolts of the later fifteenth and early sixteenth centuries is pregnant with meaning.²

Another economic cause for anti-clericalism among the lower classes was the practice, adopted by the clergy, of exacting fees for religious services. Complaints against the imposition of charges for baptism, for masses, for extreme unction, for burial services, for the tolling of the church bells, and for gravestones are fairly common.³ To these exactions, moreover, must be added the surplice fees, collected at intervals by the priests; voluntary contributions urgently requested on frequent occasions; the purchase of candles; and gifts solicited by the begging friars.⁴ Stimulated by the early successes of the Orders of St. Francis and St. Dominic, mendicancy

¹ Zurich, *Staatsarchiv*, Ratsbücher, BV, 3 (1515), p. 86b; (1523), p. 237b; cf. also Egli, *op. cit.*, p. 319, No. 703 (1525); F. L. Baumann: "Quellen z. Gesch. d. Bauernkrieges in Oberschwaben," *Bib. d. litt. Vereins in Stuttgart*, CXXIX (Tübingen, 1876), 419 and 725.

² Baumann, pp. 393, 399, 447, 479, 510, and elsewhere.

³ Egli, *Actensammlung*, p. 116, No. 330; p. 132, No. 368; p. 168, No. 426; Johannes Kessler, *Sabbata* (Egli & Schoch, St. Gallen, 1902), p. 61; Salat's "Chronik," *Archiv f. Refg.*, I, 57; Oscar Schade, *Satiren und Pasquille* (Hannover, 1863), III, 141; "Flugschriften aus der Reformationszeit," XV, *Joh. Eberlin von Günzburgs sämtliche Schriften*, II (ed. Enders in *Neudrucke deutscher Literaturwerke d. XVI. u. XVII. Jhts.*, Niemeyer, Halle, 1900), Nos. 170-82, p. 66; Walter Friedensburg, *Der Reichstag zu Speier 1526*, p. 545; G. E. Steitz, "Reformatorsche Persönlichkeiten," *Archiv f. Frankfurts Gesch. u. Kunst*, N. F., IV, 116.

⁴ "Flugschriften aus der Reformationszeit," XVIII, *Joh. Eberlin von Günzburgs sämtliche Schriften*, III (1902), in *Neudrucke d. L.*, Nos. 183-92, pp. 176 ff.; Egli, *Actensammlung*, p. 110, No. 314; p. 214, No. 490; Schade, *Satiren u. Pasquille*, II, 144; *Luthers Werke* (ed. Walch), XV, 2081, 2084, 2583, and 2597; Kurt Kaser, *Politische u. soziale Bewegungen*, p. 3.

had increased so enormously that, by the beginning of the sixteenth century, it had become a veritable plague. Monks and nuns and even secular priests, as well as a host of laymen, followed the example set by the friars. City authorities were forced to adopt measures to check the evil. Begging was forbidden within the city walls unless authorized by the council.¹ There is strong evidence, however, that the mendicancy of friars, monks, and priests was still a grievance at the outbreak of the Lutheran revolt. Not only did Luther write against it, but the representatives of the free cities placed it first in their list of complaints against the church, which they presented at the Diet of Speier of 1526.²

Among the sources of revenue of the monasteries and other ecclesiastical foundations, few were more profitable than the endowments for anniversaries (*Jahrzeiten*) and similar services for the dead (*Seelgerüt*). The belief in purgatory, as well as the belief in the church's power, through its intercession, to set souls free from this place of suffering, supplied the church with an instrument more potent, perhaps, than the rod of Moses. Inexhaustible springs, not of water, but of gold, were opened up when the church proclaimed its doctrines of purgatory and priestly intercession. Early in the Middle Ages it had become the custom to provide for the welfare of souls in purgatory by means of endowments for masses and other services for the dead. These might be founded in one of two ways. Either property (or a sum of money) might be given to a church or monastery as an endowment to defray the expenses of certain services specified in the deed of donation, or, to meet these expenses, a sort of mortgage could be placed upon one's property, necessitating an annual payment to the church or monastery of a stated quantity of produce, or its equivalent in

¹ Such was the case, for instance, in Nürnberg. The Ratsmanuale contain numerous grants of permission to friars, nuns, and lay individuals to beg for a limited period and at a specified place, such as the following: "den closterfrawen zu Mariepurgh bei Abenberg ist vergonnt an ein tafel einen tag das almusen ze sammeln vor einer kirchen," (1492, Heft 6, Sabbato post Urbani; cf. also 1499, Heft 1, where the Augustinian Hermits are warned not to beg without the consent of the council, and 1515-16, Heft 5, p. 8a).

² *Luthers Werke* (Weimar ed.), VI, 450; Walter Friedensburg, *Der Reichstag zu Speier*, 1526, p. 544; *Luthers Werke* (ed. Walch), XV, 2060, 2082, and 2563.

money.¹ The latter of these alternative methods was very common, particularly among the less prosperous. In this way it came to pass that, at the beginning of the sixteenth century, houses occupied by unfortunate burgesses in the towns, as well as peasant property in the country, were pretty generally burdened with these annual obligations (*Gülten* or mortgage-interest) for *Jahrzeiten* or *Seelgerät*.² That the day for the meeting of these obligations came around with most annoying rapidity we can well imagine. In bad years as in good years the debt was the same. We may be sure, moreover, that the creditor, in most cases at least, exacted full and prompt payment. It should cause us no surprise, therefore, if these exactions aroused in both townsmen and peasants a bitter hatred toward the clergy. We can easily understand, also, how welcome to those thus burdened must have been the gospel of Luther and Zwingli, with its abolition of purgatory and its offer of salvation without money and without price. Complaints against *Jahrzeiten* and *Seelgerät* were in fact common enough, as the pamphlet literature and official records of the Reformation period clearly prove.³

Another practice had developed before the end of the Middle Ages which further burdened the property of many a poor peasant and townsman. I refer to the practice of borrowing money on mortgages (if, by analogy, we may so term them) created in much the same manner as those just described. In this procedure the borrower, in return for cash received, contracted for himself and

¹ For illustrations of *Jahrzeit* and *Seelgerät* contracts cf. Frankfurt's *Stadtarchiv*, St. Bartholomäus Stift, No. 4085 (1500), and Barfüsser Kloster, No. 94a (1515). Cf. also Wilhelm Arnold, *Zur Geschichte des Eigentums in den deutschen Städten* (H. Georg, Basel, 1861), pp. 95 ff.

² Basel's *Stadtarchiv*, Erkenntnisbuch, II, 114 (1509); *Zürcher Stadtbücher* (Zeller-Werdmüller), I, 64, No. 157; p. 244, No. 43; cf. also Arnold, *op. cit.*, p. 96.

³ Egli, *Actensammlung*, p. 20, No. 105; p. 116, No. 330; p. 106, No. 299; p. 169, No. 426; p. 214, No. 490; p. 235, No. 543, and p. 320, No. 703; Schade, *Satiren u. Pasquille*, II, 38, 144, 236; III, 104, 142; *Joh. Marstellers Aufruchrbuch* (Grotefend-Jung, *Quellen zur Frankfurter Geschichte*, II, 174 ff.), Article XIV; "Die Berner Chronik des Valerius Anshelm," V, 111 ff., Article XXXIII; cf. also G. L. Kriegk, *Bürgerzwiste und Zustände im Mittelalter* (Frankfurt am Main, 1862), pp. 104 ff.; Dr. Wilhelm Lühe, "Die Ablösung der ewigen Zinsen in Frankfurt am Main," *Westdeutsche Zeitschrift f. Gesch. u. Kunst*, XXIII (1904), 36 ff.; Kurt Kaser, *Politische u. soziale Bewegungen*, p. 4.

heirs to pay annually to the money-lender (or to the latter's heirs) a specified sum (called a *Gült*, or often, but less accurately, a *Zins*). The rate of mortgage interest was moderate enough, being generally 5 per cent, or a one-gulden *Gült* for a twenty-gulden loan. As in the case of *Jahrzeiten* and *Seelgerät*, these loans were made without time limit. So long as the principal remained unpaid and the occupant of the mortgaged property met regularly the annual *Gült*, or mortgage interest, the contract remained in force. The borrower or his heirs could, of course, cancel the contract by paying back the principal, provided the annual interest had also been paid up to date. In these contracts, moreover, the land, buildings, or usufruct rights on which the mortgage had been placed were deeded to the money-lender, although left in the possession of the borrower or his heirs. Should the interest (or *Gült*) not be paid when due, the creditor, as stipulated in the contract, could immediately foreclose the mortgage, bringing the matter before the courts, and claim such part of the property as would cover the debt as well as all costs involved in the transaction.¹ It will have been observed that these annual interest obligations passed thus

¹ Portions of such a contract, so selected as to set before the reader the characteristics described above, will be the best evidence in support of statements made in the text. "Ich Josterpeder gessen zu offenbach und ich Posten Brede sin elich huss-frauw irkennen ofinlich in diesem brieffe vor uns und unser erben das wir . . . den hochgelerten würdigen und ersamen Herren Conrad Hensel doctor der heiligen geschrieffte pherner der pfarkirchen im stift zu Sant Bartholomeus in der stat franckfurt und den capellanen derselben pharkirchen und iren nachkomen . . . eyn halben gulden gelts jerlicher gulte franckfurter werunge der alle jare jerlichen und iglichs jars besonder uff unser lieben frauwen tag . . . erschienen und gefallen sal. Und ist der verkauff gescheen umb zehen gulden in gold egnanter werunge der sommen gelts wir verkeuffer . . . wole vernoget und gewert sin und wir die inne unsern gebruch gewant und gekort han. . . . Und uff das die egnanten hern pferner und cappellanen und ire nachkomen der jarlichen gulte siecher und hebindig sin mogen so han wir yne vor den erbren luden schulthess und scheffen des geriechts zu offinbach . . . in underpfants wise ingesetzt und belacht einsetzen und belegen in craft diess brieffs unser hoffreyde im dorff offinbach gelegen huss schuren gaden und aller irer zugehore. . . . Ist vorhin eigen und gefallen in dieselbe hoffreyden zehen schilling . . . und ist die itztgnante hoffreyde vor hien nit versetzt vorpfant oder verschrieben in keyne wise. . . . Und were sache das wir verkeuffer unser erben und nachkomen besitzer der obgnanten unser hoffreyden an bezalung des halben gulden gelts jerlicher gulte sumig worden und den uff zyt und ziel vorgnant nit bezalten, so mogen die obgnanten hern pferner und cappellanen ire nachkomen und inhelter dieses brieffs . . . von iret wegen uffstunt nach solichen unserm sumenisse oder wan sie darnach wollent die obgemelte hoffreyde mit aller irer besserung und zugehore wie die funden wurdet vor die erschienen versessen und ussteende gulte auch kosten und schaden daruff ergeenden von geriechtes wegen oder mit bottenlone an geriechte zu ofinbach und als

from one generation to another. Now, one can readily imagine how a new generation, which had not enjoyed the benefit of the loan, but which had none the less to meet the annual obligation therefor, would feel toward the creditor who collected this annoying payment. The unpopular creditor might be a layman, for this practice furnished a profitable employment of money to many a lay capitalist in the prosperous German cities. Perhaps even more frequently, but at least very often, the creditor in such money-lending operations was some ecclesiastical corporation—a church or monastery. The rich landed possessions and other sources of revenue of ecclesiastical foundations provided them generally with ready money which they were not slow to employ in this profitable manner, once they recognized its possibilities. When, however, one realizes that the Canon Law forbade usury—and, in the popular understanding, any interest or charge for the use of money was usury—one is not surprised to find considerable complaint against this practice of money-lending and particularly against the clergy who profited by it.¹

an damselben geriechte gewonheit und recht ist uffholen und erclagen die zu iren handen brengen und nemen damit thun und lassen brechen und bussen als mit andern iren eigen gutern. . . . Doch so han die obgnanten hern pherner und capellanen . . . uns obgnanten verkeuffern die sonderlich gunst und freundschaft gethan das wir oder unser erben und besitzer der obgemelten hoffreyden eyns yeden jars wan uns gefuget den halben gulden gelts jerlicher gulte . . . mit zehen gulden an gold franckfurter werunge widderkeuffen mogen . . . so ferre wir yne bevor abe betzalen die gulte nach antzal des jars mit aller usssteender und versessener gulte mit auch allem kosten und schaden daruff ergangen und so ferre die guter vorgnant nit weren wie vorsteet uffgeholt" Frankfurt am Main, (*Stadtarchiv*, St. Bartholomäus Stift, 445 [1500]). Cf. also *ibid.*, 4385 (1508), which contains several similar money-loan contracts, the rate of interest in each case being the same, viz., 5 per cent. Even tenants could and did often make loans in this manner, burdening property not their own without the consent of the owner; cf. Arnold, *Gesch. d. Eigentums*, pp. 112 ff.

¹ Cf. Schade, *Satiren und Pasquille*, "Von der Gült," II, 73 ff. The city council of Frankfurt sought to protect the citizens from abuses of this money-lending practice by demanding that it be notified of such transactions and by establishing a maximum rate of interest, as may be seen in the following decision: "Und wo sich aber . . . begeben das die geistlichen so zinss daruff hetten die behusunge buwen solten und wolten und die erbuwete behusunge uber iren grundt zinss further umb eyn zcimliche widderkauffs gulten vererben wolten, sol man inen gonnen doch so das sie das eynem erbaren Ratt der widderkauffs gulten halber ein erkenntnus vonn irem Capittel und oberkeit geben sollen und eyn gulden nit hoher dann XX gulden vererben sollen." Frankfurt, *Stadtarchiv*, Ratschlagungsprotocolle, 1498-1510, I, 76a ("Feria septa post dominicam invocavit anno 1505"); cf. also *Frankfurts Bürgermeisterbücher*, 1521, p. 104a, and *Joh. Marstellers Aufruhrbuch* (Grotefend-Jung, *Quellen zur Frankfurter Geschichte*), pp. 174 ff., Article XVI.

It will be well, at this point, to consider the landed wealth of the church and the various ways in which it affected the attitude of laymen toward the clergy. The exact amount of land owned by the church in town and country has never been accurately estimated. It is to be regretted that there is so little reliable, statistical information concerning this matter. Beyond a doubt the landed wealth of the church was exceedingly great, possibly a third of the total land area, the usual approximate estimate. Gifts as well as purchases of land, continuing through several centuries, had increased its holdings enormously. Toward the close of the Middle Ages additional property, in the form of land-leases, together with the buildings and other appurtenances thereto, was being acquired by the foreclosing of mortgages through the failure of mortgagors to meet the annual dues for *Jahrzeiten*, *Seelgerät*, and loans. This vast amount of property, it is well known, was not devoted wholly to religious purposes. To what uses, then, did the churches and monasteries put their lands, leases, and buildings?

From very early mediaeval times it had been the practice of both lay and ecclesiastical landlords to lease their lands in return for annual payments, either in kind or in money. Among German-speaking peoples such payments were known as *Zinsen* (from the Latin *census*).¹ The leases, in return for which these *Zinsen* were paid, might be granted for a specified term of years (*Zeitpacht*) or in perpetuity (*Erbpacht*). The latter method was the more common and the annual payments or lease-rents were described as *ewige Zinsen*.² It will surprise no one to learn that a large portion of the income of ecclesiastical foundations was derived from this source. Investigation shows that each individual *Zins* was ridiculously small, owing to the fact that land values, until late in the Middle Ages, were not high.³ However, the multiplicity and varied

¹ Arnold, *Gesch. d. Eigentums*, pp. 60 ff.

² The term *ewige Zinsen* was not applied exclusively to rent payments, but also to the annual obligations, in money or in kind, for *Jahrzeiten*, *Seelgerät*, and loans, for the words *Zins* and *Gült* became interchangeable, hence indistinguishable, unless the purpose or cause of the payment were stated.

³ Naturally, with the growth of the population in the cities and the consequent increase in the demand for land, land values increased. This unearned increment is indicated by the new *Zinsen* added to the old, not generally by the original landlord

character of these annual dues (*Hofzins* or *Martinszins*, *Vogteizins*, *Leihzins*, *Schnitter*, *Ringe*, *Ehrschatz*, etc.) which had to be paid at various times during the year by the occupant of the property must have caused much annoyance.¹ That the tenants should desire to be freed, in some way, from such frequently recurring payments is natural enough. And in fact we find, toward the end of the mediaeval period, an increasing demand for the privilege of purchasing emancipation from these numerous, annoying obligations by a single large payment. The official records of German cities furnish copious testimony to the fact that the discharge of these perpetual rents was a reform urgently demanded by both peasants and townsmen.² Now, inasmuch as the clergy set themselves generally against this reform, such opposition, as well as the multitude of ecclesiastical claims to dues, so obnoxious in themselves, must have contributed much to increase the anti-clerical sentiment of the age.³ One should bear in mind, in this connection, that perpetual property rents or similar obligations placed on property (*ewige Zinsen*) had come to be so highly esteemed by ecclesiastical corporations that, during the fourteenth and fifteenth centuries, they made a practice of securing the right to such dues from property not their own. Long before the end of the mediaeval period,

but by the tenant or lessee who improved the property, erected buildings on it, and subleased parts of it. The original or earlier annual rent obligations still persisted, in large part, at the beginning of the sixteenth century, although they had begun to disappear about a century earlier. Cf. Arnold, *Gesch. d. Eigentums*, pp. 60 ff.

¹ Zurich, *Staatsarchiv*, Ratsbücher BV, 2, pp. 137 f. (1506); BV, 3, p. 31 (1515), p. 65 (1515); Egli, *Actensammlung*, p. 134, No. 370; "Salats Chronik," p. 41; Grotefend-Jung, *Quellen*, II, 48 (No. 101), 69 (No. 166); Frankfurt, *Stadtarchiv*, Barfüsser Kloster, No. 99 (1516). Cf. also G. E. Steitz, "Reformatorsche Persönlichkeiten," *Archiv f. Frankfurts Gesch. u. Kunst*, N. F., IV, 135; *Rechtsquellen von Basel*, I, 236.

² Zurich, *Staatsarchiv*, Ratsbücher A, 43, 1, No. 18 (1522-23); *Zürcher Stadtbücher*, III, 229, No. 147; Grotefend-Jung, *Quellen*, II, 70; also *ibid.*, pp. 174 ff. (*Marstellers Aufruchrbuch*, Article XI); Frankfurt, *Stadtarchiv*, Bürgermeisterbücher, 1525, pp. 79a, 87a, 105b, and 111b; *ibid.*, Mgb. C 25, pp. 30-37; *Rechtsquellen von Basel*, I, 370; Friedensburg, *Der Reichstag zu Speier*, p. 547; cf. also Dr. Wilhelm Lühe, "Die Ablösung der ewigen Zinsen in Frankfurt a/M.," *Westdeutsche Zeitschrift f. Gesch. u. Kunst*, XXIII (1904), 36 ff.; Arnold, *Gesch. d. Eigentums*, p. 302; Kurt Kaser, *Politische u. soziale Bewegungen*, pp. 205 f.

³ Frankfurt, *Stadtarchiv*, Bürgermeisterbücher, 1525, pp. 79a and 87a; Egli, *Actensammlung*, p. 13, No. 71; Arnold, *Gesch. d. Eigentums*, pp. 297 f.

as is well known, property rents had become a marketable commodity—a circumstance of the greatest importance to the landless craftsmen of the Middle Ages, enabling them to invest the money saved from their trade-earnings in profitable incomes from land, if not in land (which was less easily obtainable), thus raising notably their status in the social scale.¹ But churches and monasteries also invested their surplus capital, to a large extent, in *Zinsen*, although need of ready money forced them often enough to sell such revenues. Bequests made to ecclesiastical corporations were another means by which land rents came into the hands of the clergy. At the beginning of the sixteenth century persons paying annual dues to the clergy for the use of property must have numbered many thousands, and hostility to the clergy, on this account, was correspondingly widespread.

Zinsen and *Gülten* caused complaint, however, for other reasons than those thus far mentioned. One can readily perceive that property overburdened with such obligations would be undesirable. In the course of time, as the buildings deteriorated, the rents and mortgage dues might amount to more than the use of the property was worth. The result was that occupants of heavily burdened, old buildings in the cities found better and less expensive quarters in newer portions of the town. Those to whom the *Zinsen* and *Gülten* were due often had difficulty in obtaining new tenants. Such buildings, no longer remunerative, were allowed to go to rack and ruin. In consequence, the city authorities were forced to enact laws requiring the holders of *Zins* and *Gült* obligations to improve the property. Ecclesiastical corporations refused, frequently, to heed such laws. Conflicts between the clergy and city councils ensued, which, we may safely affirm, contributed somewhat to increase anti-clerical sentiment in the German cities.²

¹ Arnold, pp. 138 f.

² "Item als hievor zu mehr malen der wusten und oden flecken so hie zu franckfort ligen, ist geratschlagt und uf das mail den Stifften nemlich Sant Bartholomeus, Sant Leonhart und zu unser lieben frauwen verkunden und bynnen jarsfrist zu buwen," etc. There follows a threat to seize the property if the repairs were not made within the year (Frankfurt, *Stadtarchiv*, Ratschlagungsprotocolle, 1510-17, Ia, 153a). Cf. also Ratschlagungsprotocolle (Frankfurt), 1498-1510, Ia, 76a, 82a, and 82b; *Rechtsquellen von Basel*, I, 236; Kriegk, *Frankfurter Bürgerzwiste*, etc., pp. 104 ff.; Lühe, *Die Ablösung der ewigen Zinsen*, pp. 36 ff.

The privilege of exemption from taxation, long enjoyed by ecclesiastical corporations, furnished, doubtless, one of the most frequent and universal causes for conflict between these bodies and the German municipalities. At the beginning of the sixteenth century, as has been remarked, the landed wealth of ecclesiastical foundations was enormous. It is evident that the exemption of so much land from taxation involved a serious loss of revenue to the city governments. Now, no student of mediaeval history can be ignorant of the efforts of the kings of France and of England, in the thirteenth and fourteenth centuries, to tax the clergy in their dominions. It should cause no surprise, therefore, to learn that the German cities, in like manner, sought to force ecclesiastical corporations under their jurisdictions to pay somewhat for the protection given these corporations by the city governments. And, in fact, the official records of several larger German cities do contain evidence in plenty of attempts to increase municipal revenues by curtailing clerical exemption from taxation. Privileges were obtained from emperors; appeals were made to the popes; and laws were enacted, with the one object, viz., to prevent a further loss of revenue by the falling of property into the dead hand.¹ Monasteries, the Teutonic Knights, and similar orders, finally also the city churches, were forbidden to acquire additional lands, either by purchase or by bequest. Should property be bequeathed to them, they were required to sell the same to laymen within a year or pay no less taxes thereon than a layman would be assessed.² Before the end of the Middle Ages the ecclesiastical corporations in a few German cities had been forced, also, to pay some taxes to the municipal governments in addition to those assessed upon property acquired subsequent to the passage of the law just

¹ *Chroniken der deutschen Städte*, XVIII (Mainz), 126 f.; *Zürcher Stadtbücher*, II, 219 (No. 255); Lühe, *Die Ablösung der ewigen Zinsen*, pp. 36 ff.; Kurt Kaser, *Pol. u. soz. Bewegungen*, pp. 39 ff.; A. von Kostanecki, "Der öffentliche Kredit im Mittelalter," in *Staats- u. sozialwissenschaftliche Forschungen* (Schmoller), IX, Heft 1, p. 29.

² Böhmer-Lau, *Urkunden der Reichsstadt Frankfurt*, II, Nos. 4, 69, and 108; *Archiv f. schweizerische Geschichte*, V, 215; *Zürcher Stadtbücher*, I, 19 (No. 48); III, 212 (No. 127); Klemens Becker, *Wirtschaftsverhältnisse des westfälischen Benedictinerklosters Liesborn* (Diss. Universität zu Münster, 1909), p. 34; Lühe, pp. 36 ff.; Kaser, pp. 156 ff.

mentioned. In Frankfurt am Main, for instance, the three leading churches and other secular clergy of the city were required to pay, together, one hundred gulden, as often as the city council imposed the *Bede* or general poll and property tax.¹ The enforcement of laws so injurious to clerical interests often called forth the most obstinate resistance. In the struggles which ensued, the clergy employed all the weapons at their disposal, including even papal interdicts.² During intervals, sometimes short, sometimes longer, the clergy had to submit. However, evasions of these laws, if not open resistance to them, continued down to the Reformation to be common enough.³ Moreover, even in those cities in which the clergy paid regularly and peaceably the taxes levied upon them, the burgesses were keenly conscious of the fact that ecclesiastical corporations did not pay their just share of the fiscal burden imposed by the city authorities. The demand that the clergy be taxed as heavily as other citizens was certainly quite common at the beginning of the sixteenth century.⁴ It needs, therefore, no strong

¹ Cf. "Die Rachtung Johannis," of 1407, Frankfurt, *Stadtarchiv*, Mgb. C, 25, the more important contents of which are given by Lühe, *Die Ablösung d. ewigen Zinsen*, pp. 36 ff. In 1446 the clergy of Basel with an income of 30 gulden or over were required to pay an income tax; cf. Gustav Schönberg, *Finanzverhältnisse der Stadt Basel*, pp. 211 and 215. This requirement was omitted from subsequent tax regulations, but we find the clergy in Basel, some time later, paying a considerable *don gratuit* (*ibid.*, p. 416).

² *Chroniken d. d. Städte*, XVIII (Mainz), 126 f.; Kriegk, *Frankfurter Bürgerzwiste*, pp. 104 ff.

³ Frankfurt, *Stadtarchiv*, Dominikaner Urkunden u. Akten, 427 (1480). This document contains a protest of the Dominican Order in Frankfurt against the proposal of the city council that the secular clergy and orders bear the same fiscal burdens as other citizens. Cf. also Frankfurts Ratschlagungsprotocolle, 1498-1510, Ia, 15 (Teutonic Knights ordered to sell property kept beyond the one year allowed by law); Frankfurts Bürgermeisterbuch, 1517, p. 47 (Dominican Order requested to sell three newly required vineyards to laymen); *ibid.*, 1522, p. 57b (St. Bartholomeus foundation guilty of keeping lands contrary to law).

⁴ Basel, *Staatsarchiv*, Politisches, M, 4, No. 2, which contains the following: "Zu dem andern, so sind u[n]sere h[erren] [i.e., the city council] des entlichen willens mit allen geistlichen briestern oder clostern ein treffennlich insehenn zu thund, damit sy glich wie annder burgere hinfur gmeine burgerliche bschwerde tragen müssen." Cf. also Basels Ratsbücher, A 6, p. 118; B 4, p. 15; Frankfurt BB., 1525, p. 95b; Grotefend-Jung, *Quellen*, II, 174 ff., Article III; *Die Berner Chronik d. V. Anshelm*, V, 111, Article 35; Friedensburg, *Der Reichstag zu Speier*, p. 547; *Chroniken d. d. Städte*, XVIII, 106 ff.; Kaser, *Pol. u. soz. Bewegungen*, p. 188, n. 1.

imagination to regard this economic grievance as another of the causes for German anti-clericalism.

But property taxes were not the only fiscal burdens from which the clergy claimed exemption. From their own manorial estates, outside the cities, as well as from their *Zinsen* and *Gülten*, ecclesiastical corporations obtained considerable revenue in produce—such as grain, fruits, vegetables, wine, etc. In early mediaeval times the clergy had been allowed to bring these products into the cities free from the usual tolls and import duties. During the thirteenth century municipal authorities seem to have awakened to the fact that these supplies amounted to more than the clergy could, themselves, consume, and that this surplus was being sold, with great injury to the revenue from excise taxes. Attempts were soon made to stop this leakage in the fiscal income. Restrictions were placed upon the quantity of produce which ecclesiastical corporations could import into the city free of duty. Each church, convent, monastery, or similar clerical organization was permitted to import, without toll or tariff obligations, only a specified amount of grain, wine, or other dutiable products, supposedly not more than enough for its own actual needs. The quantity, fixed by law, varied according to the number of persons for whom each corporation had to provide.¹ These measures proved insufficient, however, as the secular clergy and monastic orders either evaded the laws and brought in more than their allotted amount or such allotment was more than the needs of the corporation required. Hence the

¹ "Item den prediger herren sint eyn hundert und drissigk achtel frucht eyns iglichen jars zu irem gebruch und nit mehe male gelten fry zu gelaissen etc." (1495) (Frankfurt, *Stadtarchiv*, Gesetzbücher, III, XXVIII^a. For similar restrictions, made by the city council of Frankfurt am Main, cf. Gesetzbücher, III, XVIII^{6b} (1491), XXVII^a (1495), XVIII^{7b} (1509). An interesting illustration of the attitude of the council, in such matters, is contained in the following enactment: "Item wan die Capellanen uff der pfarre wyne niderlegen, den sie fur sich selbst im huse gebruchen wollen, so sollen sie inne den Rat sohriben und bitten sie uss genaden des niderlage gelts zuerlaissen, wess dan eyn Burgermeister oder der Rate die porten herren desshalber bescheyt dar nach mogen sie sich zu halten haben und anders nit" (Frankfurt, *Stadtarchiv*, 'Ugb. 85 F. pp. 16 f.; also Ugb. 85 F', pp. 35 f.). Cf. also Frankfurt's Ratschlagungsprotocolle, 1498-1510, Ia, 34b, 78b, and 79a; *Chroniken d.d. Städte*, XVIII (Mainz, Vol. II), 126 ff. and 129; Gustav Sohmoller, *Strassburg zur Zeit der Zunftkämpfe*, p. 136. That Nürnberg had similar laws is evident from the complaints against evasions given below.

cities enacted laws greatly restricting the rights of the clergy to sell produce on which excise duties were levied unless they paid these taxes exactly as lay citizens did.¹ In some cities the clergy were strong enough to resist, successfully, all such efforts to curtail their privileges. Long and bitter conflicts were the result.² Generally, however, they simply evaded the laws, either secretly or openly. Many instances of such evasion or disregard of the law could be cited from the official records of Frankfurt am Main and Nürnberg. The sale of wine, both wholesale and retail, was the most common offense of this sort. Monastic organizations, including the orders of friars and even of sisters, as well as the Teutonic Knights, were the most frequent offenders, although the secular clergy, also, often incurred the displeasure of the city councils for a like disobedience of the law.³

¹ Frankfurt, *Stadtlarchiv*, Ugb. 85 F', pp. 35 ff. The city council of Nürnberg likewise forbade the clergy to engage in commerce as is shown by the following decision: "bede closter zubevelhen und erpitten das er sich ains rats willen halt und weltlich hendel mussig sei" (Ratsmanuale, 1515-16, Heft 10, p. 15a). The Teutonic Knights were allowed to sell swine in the Frankfurt market but were required to pay the usual excise tax (Ratschlagungsprotocolle, 1498-1510, Ia. 79a).

² *Chroniken d. d. Städte*, XVII (Mainz, Vol. I), 331, 333; *ibid.*, XVIII (Mainz, Vol. II), 124 f.; Kaser, *Pol. u. soz. Bewegungen*, pp. 49 ff.

³ The clergy of St. Bartholomew, in Frankfurt, were found guilty of selling a large quantity of grain, contrary to the law (Bürgermeisterbücher, 1518, p. 27); the Teutonic Knights in Nürnberg were called to account for evading the grain-tax (Ratsmanuale, 1505-6, Heft 1, pp. 4b ff.; Heft 3, p. 2b); the monks of Heilbronn, near Nürnberg, likewise evaded the law (Nürnberg, Ratsmanuale, 1497, Heft 5). "Als geistlichen etwan viel win verschencken und eyn canoniken dem andern gipt an scholt" (Frankfurt, Ratschlagungsprotocolle, 1510-1517, p. 156b); the Vicar of Our Lady (*Liebfrauentstift*), in Frankfurt, sells wine contrary to the law (*ibid.*, p. 184a); a canon of St. Bartholomew refuses to obey the law, insisting on his right to sell wine (*ibid.*, p. 230); cf. also Frankfurt's Bürgermeisterbücher, 1517, pp. 30a and 130a; 1520, p. 45a; 1521, p. 85b; 1522, p. 52a; 1525, p. 52b. The illegitimate sale of wine by ecclesiastical organizations under the jurisdiction of Nürnberg was particularly common. The following citation shows clearly the determination of the city council to make an end of such evasion or disregard of the law: "Item es ist erteilt das hinfur von eynem yeden der im deutschen hof [i.e., the headquarters of the Teutonic Knights] trinkt, zecht oder wein heraustragt, das gelt nach laut des statgesetz genommen werden sol, unangesehen ob er furgeb, er hat des gesetz keyn wissen, auch ungeacht, ob man im den wein geschenckt oder vergebens geben hab" (Ratsmanuale, 1494, Heft 2, "Feria v post Domini Invocavit"). Cf. also Ratsmanuale, 1494, Heft 7, "Sabbato vigilia Petri et Pauli apostolorum"; *ibid.*, Heft 12, "Sabbato post Katherine," and Heft 13, "Feria ante Lucie"; 1495, Heft 3; 1505-6, Heft 4, p. 13a; 1510-11, Heft 1,

In addition to this loss of revenue suffered by the municipal governments, there was another ground for complaint against clerical participation in the sale of grain, wine, and other produce. The ecclesiastical corporations became, thereby, dangerous competitors of lay citizens engaged in the same commerce. Moreover, when one considers the numerous and heavy fiscal burdens which laymen had to bear; when one remembers, also, that the clergy managed, generally, to undersell the lay merchants, one can realize how serious and injurious such competition must have been. Complaints brought by the guilds before the city councils prove conclusively that the citizens were fully conscious of this danger to their interests.¹

A much larger number of guilds—and hence of citizens—may have been brought into opposition to the clergy, or, more accurately, to the monks or orders, as a result of industrial competition. If not a great deal, at least some evidence can be adduced to show that the craft-guilds also had a grievance, because their economic interests were endangered by monastic industrial enterprise. Monasteries, convents, and the Teutonic Knights, in some places, if not everywhere, received as members or employed persons skilled

p. 16b, Heft 2, p. 10a, Heft 12, p. 16b; 1516-17, Heft 3, p. 21a, Heft 5, p. 2b and 7b; 1515-16, Heft 1, p. 1, Heft 2, p. 5a, Heft 5, p. 22a, Heft 6, p. 18b, Heft 9, p. 13a.

In the original draft of this article, it was asserted that the records of Basel, Zurich, Mainz, Speier, and of Worms, as well as those of Frankfurt and of Nürnberg contained evidence of clerical evasion of laws restricting the sale of grain and wine. Inasmuch as the clergy of Mainz, Speier, and Worms refused from the first to recognize such laws, they cannot be said to have evaded them. For evidence of opposition to clerical sale of wine in Basel and Zurich, see the following footnote.

¹ "Als die wirt uber die priesterschaft clagen, mit inen reden, das sie nit schencken in iren eygen husen," etc. (Frankfurt, Ratschlagungsprotocolle, 1517-33, p. 112b). The wine merchants' guild of Zurich complained to the council that the sale of wine by the clergy was detrimental to their interests; cf. *Staatsarchiv*, Zurich, B VI, 246, p. 71 ("Samstag nach Margarethe," 1516). Evidently in response to complaints made by the guild of wine merchants in Basel, the council of that city, in 1523, enacted a law restricting such commerce. This enactment reads as follows: "So ist erkanth und geordneth dasz die closter, stiftt noch einzig geistlich personen hinfuro keinen wein, er sig von zinsen, zehenden, schulden oder in ander weg ankomen zu dem zapffen hie in der statt verschencken noch anmessen lossen sollen, er sig dann derselb gewachsen und haben denselben wein hie in unserenn bann erbawen," etc. (Basel *Staatsarchiv* Erkenntnis Buch, III, p. 207; also in *Handel und Gewerbe*, Y, I, and *Weinleute* Buch, 3, p. 258; cited by R. Wackernagel, *Geschichte der Stadt Basel*, II, 436).

in the trades. Under the direction of the religious corporation these persons carried on their crafts, working, however, to supply the wants of those outside as well as of those within the organization. For instance, the city council of Nürnberg forbids a bleacher in the employ of the Teutonic Knights to ply his trade in the service of outsiders, threatening him with expulsion from its territories if he does not desist.¹ Both in Basel and in Frankfurt am Main the bakers' guilds complain that in the monasteries bread is baked, not only for the monks, but for citizens as well.² The weavers of these two cities urge before their city councils that nuns in the neighboring convents be restrained from competition with them.³ Evidently in response to petitions from several craft-gilds, the city council of Basel adopted, in January, 1526, a series of enactments having as their purpose the suppression of all monastic labor detrimental to craft-gild interests. From these laws one can safely infer that the monasteries, in and near Basel, had been competing with a number of crafts, viz.: the bakers, bookbinders, shoemakers, cloth-cutters, coopers, carpenters, joiners, glaziers, and masons.⁴

¹ "Und den Birchelschund uff der teutsch hern pleychhaws sein hantwerck zu arbeyten sitzt, zu besennden, in furhalten seines hantwercks also zu arbeyten absteen, wo er nit wil, im die stat vom lannde zuverpieten" (Nürnberg, *Kreisarchiv*, Ratsmanuale, 1497, Heft 10, "Tercia post Mauricy").

² Basel, *Staatsarchiv*, Handel und Gewerbe, Y, I; Frankfurt, *Stadtarchiv*, Bürgermeister Buch, 1517, p. 77.

³ Frankfurt, *Stadtarchiv*, Ratschlagungsprotocolle, 1510-17, p. 269a; Basel, *Staatsarchiv*, Handel und Gewerbe, Y, as above I (pages unnumbered).

⁴ "Item die bueffer [coopers' gild] beclagen sich der clöster, dass sie in drefflich in ir handwerck griffen, dan sy machen reiff band dugen und böden fass," etc. "Item die dischmacher [i.e., joiners' gild] beclagen sich der clöster halben, das sy fensterramen machen . . . do mit sy unss grossen schaden dundt." "Item diewil sich ein ersamer zunft der spynweter als murer küffer zimmerlüt dischmacher sich erclage we sy bishar grässlich von den clöstern beschweret, das dieselben clöster brüder habenn die selbige hantwerck konnden, deshalben sy zu brüderenn uffgnomen . . . desglichen sollen sy keinen bruder me haben der ein hantwercks man sig und das inn irenn clösternn trybe, es sig schnider, schumacher zimmerlüt murer dischmacher oder anndere . . . und niemans annders innenn wercken lassen," etc. "Item es sollenn auch hinfurer weder priester oder münch in den clöstern bücher andern am lon ze binden [geben] . . . sollen sy keine knecht so nit bürger oder zunfftig sind ze binden in iren leden setzen, sunder die selbigen den buchbindern so unser pürger oder zunfftig sind ze binden geben." "Item es soll auch hinfurer niemans weder pfaffen münch in clösternn oder sunst weltlich personenn so der glaser hantwerck nit gelert, ir zunfft nit habenn

Yet, it must be admitted, Basel may not have been typical in its complaint against monastic industrial competition. Indications of such competition in other cities thus far investigated are surprisingly few.¹ Unless much additional evidence of its existence elsewhere be brought to light we must regard this grievance of Basel's craftsmen as somewhat exceptional. Nevertheless, inasmuch as competition of this sort existed at all—and the evidence submitted proves that it did exist—it furnishes us with another phase of economic self-interest likely to increase anti-clerical sentiment in the German cities and to make Protestantism popular in those influential centers of German life.

Surely, it must be admitted, the mediaeval church afforded abundant cause for economic complaint. Not only the evils of papal finance, not only the draining of money to Rome, but a long array of other more or less injurious practices of an economic nature could be and were charged against the clergy, both secular and regular. The grievances to which we have called attention include the tithes; feudal dues and unremunerated labor; the sale of religious rites and ceremonies; so-called offerings, filched by avaricious priests and mendicant friars; burdensome obligations for *Jahrzeiten*, *Seelgerät*, and loans; property rents, made doubly onerous by their variety and by the hopelessly eternal character of such payments; clerical claims to exemption from taxation—depleting the city revenues and increasing the burdens of lay citizens; clerical resistance to tolls, tariffs, and excise dues; and, finally, unfair clerical competition with merchants and craftsmen.

In the light of facts such as these must one not conclude that the Protestant revolt was essentially an economic movement—that material self-interest was the fundamental factor in the great sixteenth-century schism? No. That is not a necessary inference.

keinswegs am Ion fremdbenn oder heimischen in der statt Basell nit glasenn oder venster machen," etc. (Basel *Staatsarchiv*, Handl u. Gewerbe, Y, I). Brief reference to this competition in Basel has been made by Ochs, *Geschichte von Basel*, V, 537; also by Geering, *Handel u. Industrie d. Stadt Basel*, p. 381, and by R. Wackernagel, *Geschichte d. Stadt Basel*, II, 418.

¹ For Zurich cf. Egli, *Axtensammlung*, p. 263, No. 589. For Mainz cf. *Chroniken d.d. Städte*, XVIII, 130. See also Becker, *Wirtschaftsverhältnisse d. westfälischen Benediktinerclösters Liesborn*, pp. 25, 29.

Any unprejudiced student of pre-Reformation conditions will find plenty of evidence that other motives, as well as economic self-interest, operated to produce that anti-clericalism which made the success of Protestantism possible. German municipal records bear testimony, in no uncertain manner, to the existence of political causes for complaint against the clergy. The private letters and printed works of educated men furnish indisputable proof that many were intellectually convinced that the church had departed far from the purity of primitive doctrine and practice. Many others, no doubt, were arrayed in opposition to the mediaeval church and its clergy as a result of moral and religious aspirations. It is more sane, therefore, and more in accord with all the facts, to affirm merely that the economic factor was much more widely and generally operative in the success of Protestantism than historians have, heretofore, been able or willing to concede.